The Influence of Digital Payment and Digital Marketing on Customer Satisfaction of Aroma Bakery and Cake Shop (Case Study of Generation Z Lubuk Pakam)

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ABSTRACT

This study aims to analyze the influence of digital payment and digital marketing on customer satisfaction at Aroma Bakery and Cake Shop, at Bakaran Batu outlet. Focusing on Generation Z in Lubuk Pakam. The research is motivated by the growing digital transformation in Indonesia's F&B sector, where cashless transactions and online marketing have reshaped consumer behavior. The main objective is to identify how these digital innovations enhance customer trust, convenience, and engagement. The novelty of this study lies in integrating digital payment and digital marketing variables simultaneously within the F&B context at a subdistrict level, an area rarely explored in previous studies that typically focused on large urban centers. The study's contribution provides empirical evidence that both digital payment and digital marketing significantly affect customer satisfaction, offering practical insights for local businesses to optimize digital engagement strategies and strengthen customer relationships in the era of digital transformation.The population for this study consists of 22,388 Generation Z individuals (aged 14–28 years old) in Lubuk Pakam, and quantitative data is used. Using the Slovin formula, 100 Generation Z respondents were obtained. The questionnaire data was tested for validity and reliability using Cronbach's alpha, then the data was analyzed using normality tests, multiple linear regression, multicollinearity, T-tests, F-tests, and determination coefficient calculations (R^2). The regression equation Customer Satisfaction = 7.347 + 0.371 Digital Payment + 0.424 Digital Marketing + e means that both variables have a positive effect. The results of the study show that digital payment and digital marketing have a positive and significant effect on customer satisfaction. Digital payment (t = 4.395 sig < 0.05), with its ease, practicality, trust, speed, and transaction security, can improve customer experience and satisfaction. Digital marketing has a positive and significant effect (t = 6.539, sig < 0.05), proving that content marketing, influencer marketing, and digital discount vouchers are effective in increasing customer engagement and satisfaction. Simultaneously, the coefficient of determination of 61,8 % indicates that the variables studied contribute significantly to customer satisfaction.

Keywords: Digital Payment, Digital Marketing, Customer Satisfaction, Generation Z, Aroma Bakery, F&B Industry.

INTRODUCTION

The development of information technology and digitalization has brought changes in various business sectors, including the retail F&B industry. The development of digital payment and digital marketing has become a key driver of how consumers interact with products and services, leading to changes in customer behavior and expectations. According to Afrizal (2024), the rapid development of digital

technology has significantly impacted companies' business models, creating a competitive and uncertain industrial landscape. According to Hilali & Manouar (2020), digital transformation changes business models, strategies, company operations, and how to interact with customers and other stakeholders through digital technology and innovation. According to Afrizal (2024), digital technology has developed rapidly up to the present and has had an impact on many activities in society. This is closely related to the synergistic impact of increased computing capabilities and the adoption of digital transformation, such as the Internet of things, big data analytics, artificial intelligence, machine learning and robotics. Digital transformation is fundamentally altering the economy, modifying how individuals and businesses conduct commerce, and disrupting traditional system. This highly innovative digital transformation, exemplified by the emergence of digital payment and digital marketing is transforming how businesses communicate with their customers. For instance, the culinary retail sectors has implemented these two forms of digital transformation to reach a wider market and compete. According to Wardhana & Pradana (2023), Digital payment is the process of transferring money or funds electronically between two parties, such as banks, businesses, governments, and individual consumers to receive goods or services. Digital payment is an evolution in financial technology that emphasizes inclusion, efficiency, open access. Digital payment is oriented towards customer needs and eliminates traditional constraints by bringing about a major revolution in financial services. Financial transactions that previously had to be done in person and paid for in cash can now be done digitally and through any financial platform. Based on AFTECH (2024), Generation Z and Millenials represent the largest group of digital payment users in Indonesia, with 68.7% is coming from Generation Z and Millenials. Both generations are considered more open to digital innovation and actively adopt digital financial services in their daily activities. Generation Z in particular, is widely recognized as a digitally literate generation. Born between 1997 until 2012, this generation is predominantly connected to digital intruments. From the use of social media in their everyday life to their dominant role in digital services such as e-wallets. According to We Are Social (2024), there are 185.3 million Internet users in Indonesia who use the Internet in their daily lives, meaning that the digital behavior of this generation has a very dominant influence on purchasing decisions.

Table 1. Source: Katadata Insight Center& Daily.id (2024)

Types of Fintech	Gen Z Users (%)
E-Wallet	89,5%
Digital Banking (Qris)	58,6%
Pay Later	31,5%
Online Loans (P2P Lending)	10,4%
Investment	8,1%
Digital Insurance	3,1%

Based on data from DailySocial.id (2024), it is reported that 89.5% of Generation Z in Indonesia use e-wallets as their primary tool for conducting non-cash transactions. This is followed by the use of digital banking service such as Qris, with 58.6% of Generation Z utilizing them as an alternative non-cash payment method beside e-wallets. This is followed by 31.5% of Generation Z who use pay later for their payments. This shows that ease of use of digital payment has changed consumer habits in transactions, meeting consumer expectations and satisfaction. According to research conducted by Siregar (2025), Digital payment systems such as e-wallets and QRIS increase transaction efficiency, thereby

driving profitability. and have a positive impact on MSME income in North Sumatra. This indicates a high acceptance of digital innovation, especially among Generation Z, who are active users of digital services in the application of mobile banking, which has experienced a surge. Generation Z in North Sumatera has widely adopted digital payments such as e-wallets and QRIS, particularly in the MSME & F&B sectors, due to increased financial literacy, easier access to technology, and a modern lifestyle that tends to favor practical, cashless, and efficient transactions.

Table 2. The population of Generation Z in Lubuk Pakam District 2024

No	Village Administration	Generation Z (14 – 28 years old)	
		M	F
1	Lubuk Pakam III		
2	T. Garbus	1075	1060
3	Pagar Jati	794	832
4	Lubuk Pakam I-II	900	857
5	Bakaran Batu	1572	1510
6	Paluh Kemiri	496	467
7	Syahmad	608	551
8	Petapahan	201	160
9	Pasar Melintang	648	800
10	Lubuk Pakam Pekan	533	486
11	Sekip	2138	1756
12	Pagar Merbabu III	421	432
13	Cemara	1536	1510
	Number of females and males	11460	10928
	Grand Total	22.388	

Lubuk Pakam has a young population of 22,388 people in 2024. In Lubuk Pakam District, Generation Z in this area has adopted digital payments such as payment, investment, digital lending, and digital insurance. In line with the survey report by Dinas Komunikasi dan Informatika Kabupaten Deli Serdang (2023), states that young people in Lubuk Pakam among those aged 17–30, 59% of this generation are choosing non-cash payments due to convenience, security, user trust, and faster access, and cashback promotion. This phenomenon illustrates that digital payment has become embedded in the digital transaction habits of Generation Z, One notable aspect can be observed in the F&B industry, within the Lubuk Pakam district, is the importance of the process of financial digitalization at the district level, and shows the changing preferences of the younger generation toward digital payments in the culinary or F&B sectors. According to Komalasari (2021), digital

marketing is an internet-based marketing technique that is increasingly needed. Furthermore, Sofiati (2021) digital marketing as a method of marketing and promotion through the internet that is based on real-time, personal, and relevant interactions between businesses and customers. It represents a combination of psychology, communication, and technology as a new and interactive tool. In the retail F&B industry, digital marketing is carried out with various efforts, such as using social media for promotion, optimizing websites and marketplaces to target a wider range of consumers, and the implementation of visually appealing product content, and providing customer loyalty program. Based on a report from Retail Asia (2023), the use of online platforms, social media, and marketplaces is superior in reaching consumers to expand the market, and a multi-channel approach, combining physical stores, e-commerce, and social media, has proven effective in improving customer interaction and strengthening business competitiveness within the F&B industry. Aroma Bakery and Cake Shop is a bakery business offering a wide variety of products, including bread, pastries, traditional cakes, birthday cakes. The business operates under PT. Arma Anugrah Abadi and has expanded thousand outlets spread across various cities In North Sumatera, Aceh and Riau, established on April 14, 2007. Aroma Bakery consistently ensures that its products are halal from the production process to the final product. In this study, the research object is Aroma Bakery, located on Bakaran Batu Street, Petapahan, Lubuk Pakam District, which is consistently crowded with customers from various generations. The implementation of fintech and digital marketing has been applied uniformly across all branches of Aroma Bakery. Specifically, at the Bakaran Batu branch, fintech adoption is dominated by Generation Z customers.

Table 3. Use of fintech by young customers of Aroma Bakery and Cake Shop

Year	The most widely used fintech in payments	Annual Transactions
2020	DANA	360 times
2021	Shopeepay	300 times
2022	DANA	410 times
2023	Mobile Banking (Qris)	520 times
2024	Mobile Banking (Qris)	700 times

The data above shows the application of fintech by young customers in 2023 and 2024. This is aligns with the phenomenon, Fintech transactions through QRIS have increased, initially they were 520 times, in the following year increased 700 times. This growth occurred because many customers found it practical to use; by simply scanning a QR code, the transaction process becomes highly efficient without cash, and safety factors, also instant transfers between banks. This method aligns with the lifestyle of Generation Z, fulfilling consumer convenience in terms of payment. According to Detik Sumut (2024), stating that in North Sumatra, new QRIS users as of October 2024 reached 362,570 people, or 91.73% of the new user target, due to the continued promotion of QRIS usage to increase awareness of digital finance, consumer protection, and regulations that support digital transaction security, as well as ease of access for merchants in the surrounding area: Young people can find shops/cafes/stalls that accept QRIS, making it more practical to use fintech than always carrying cash. The availability of

internet networks/technological readiness also supports this. In line with the data reported by Populix (2025), states that 42% of Indonesia Generation Z utilize QRIS transactions to fulfill their daily needs and desires, the adoption of QRIS has become highly popular due to its convenience. This trend is followed by DANA, which initially recorded 360 transactions and increased to 410 transactions in 2022. Consumers reported that DANA offers several advantages, such as instant transfers between users, the ability to conduct various transactions within a single application, and a fast and simple registration and verification process. These benefits significantly enhance its perceived value among Generation Z consumers. Meanwhile, ShopeePay was used in 2021 with the lowest number of transactions, totaling only 300 transactions. Although the adoption of fintech has increased year by year among young people at Aroma Bakery outlet in Bakaran Batu, cash payments still dominate, with most customers relying more on cash trancastions. Data from the past five years on digital and non-digital transactions at Aroma Bakery Bakaran Batu shows that 60% of young consumers pay using cash, the remaining 40% are done through fintech or digital transactions. At Aroma Bakery and Cake Shop, the adoption of fintech through QRIS and e-wallets has become a key factor in enhancing the speed and convenience of payment transactions in this F&B business. Aroma Bakery Bakaran Batu branch which has an internet network that rarely experiences problems during transactions.

Table 4. Implementation of digital and non-digital transactions by Generation Z Aroma Bakery

Transactions	Percentage of Digital and Non-digital Transactions
Digital	40%
Non-Digital (cash)	60%

However, the data above reflects that the payment habits of some of Lubuk Pakam's Generation Z at Aroma Bakery applied cashless payments unevenly because some customers consider transactions through cash to be faster and do not have to open an application that some customer consider a hassle especially on transactions for small amounts, do not depend on internet signals, unavailable cashback or discount promotions on application, and security factor. This is in line with research by Ranandhea (2024), states that although the use of QRIS among Generation Z university students has increased, there are still challenges in its implementation, such as having to open applications that are considered a hassle, there are concerns regarding data security and privacy in digital transactions. This condition is being a problem at Aroma Bakery Bakaran Batu, despite the adequate infrastructure network and various fintech payment methods available. Some young customers still dominate applying cash payments other than digital payment. Digital marketing plays an important role in shaping customer satisfaction and expanding market reach. Similarly, Aroma Bakery which operates in the F&B industry at its Bakaran Batu branch in Lubuk Pakam, has implemented several digital marketing strategies to broaden its market and enhance customer engagement, particularly among Generation Z. The digital marketing strategies adopted by Aroma Bakery include:

Table 5. Digital Marketing Strategy of Aroma Bakery and Cake Shop

Year	The most widely used digital marketing	Description	Frequency in a year
2020	Social Media Marketing	Promoting products in the form of posts and short videos through social media such as Instagram @aromabakeryandcakeshop and Tiktok @aromabakery_cakeshop, featuring products such as birthday cakes, Swiss rolls, donuts, brownies, etc. And provide discounts on certain big dates, and livestreaming promote the products.	20 times
2021	Content Marketing	Focus on content marketing to enhance engagement, carried out through interactive, entertaiment and insightful conten such as, quizzes, promotional product reels, behind-the-scenes reels, product creation reels, and featuring mini games, give away.	9 times
2022	Conten Marketing	Expand content through entertaining content such as entertaining parody reels, viral trends on social media that are relevant to the store's products and services, and customer service content.	6 times
2023	Influencer Marketing	Employing micro-influencers @makanmakanmedan.id, conducting persuasive and informative product reviews, and emphasizing clear pricing details to increase buyer interest.	4 times
	Digital discount voucher via apps.	Apply digital discount vouchers through the GrabFood, GoFood, and ShopeeFood apps by providing discount vouchers, such as a 20% discount.	Daily/weekly promotions = regular, Special promotions (end of month) = (6-12 times per year), Seasonal promotions several major events per year (4-6 times)

2024	Influencer Marketing	Employing micro-influencer @ghandynovember involves product reviews in a light, humorous, and easily understandable communication style that appeals to the target market, especially Generation Z.	2 times
	Digital discount Voucher via apps.	Apply digital discount vouchers through the GrabFood, GoFood, and ShopeeFood apps, with higher discount vouchers such as 75% or 55%	Daily/weekly promotions=regular,Special promotions (end of month) = (6-12 times per year), Seasonal promotions several major events per year (4-6 times)
The digital marketing	Influencer Marketing	Leveraging more micro-influencers such as @jscaolivia, @rofiiharahap, @infoasikdimas, @fiulhrp_ through product review videos, light narrative communication styles, product testimonials, helps strengthen brand awareness among digital users.	3 times

strategies implemented by Aroma Bakery and Cake Shop show that the most frequently used strategies are content marketing and influencer marketing, as well as digital discount vouchers via the app. Content Marketing is implemented by Aroma Bakery because it is easy to reach Generation Z audiences who tend to consume social media content, making it easier to extend the product or business cycle in consumers' minds. Creative content such as quizzes, games, and giveaways, as well as educational content, can encourage interaction and educate consumers. The implementation of Influencer Marketing can attract new customers and increase brand awareness, thereby improving marketing performance. According to Chen & Lazuardi (2023), Social Media influencer are individuals who have a substansial online following and possess a high level of credibility among their followers due to their actions (or engagement) when using the internet. This aligns with research conducted by Rahayu (2025), which shows that reviews from influencers and social media increase brand awareness. The credible way influencers promote products enhances consumer trust, influencing their perception of the product and purchase intent, and can increase direct interaction with the brand and strengthen the business's position in the market. The data above shows that Aroma Bakery employs micro-influencers. According to reports by Firebelly Marketing (2025) and Stack Influence (2025), micro-influencers have a 77% influence on marketers as the digital strategy with the highest ROI in the F&B industry. Micro-influencers achieve an average engagement rate 2-3 times higher than macro-influencers and achieve a conversion rate of 20%. This shows that micro-influencers can build credible relationships with their audience, enhance brand credibility, and are quite cost-efficient for marketers. The implementation of digital vouchers encourages purchase frequency, leading to customer satisfaction. According to research by Nurazizah (2025), displaying digital vouchers provided through delivery applications plays an effective role of 65.7% in encouraging

purchasing decisions. The strategy applied in the digital era amid emerging competition, especially in the F&B retail industry, is the implementation of loyalty app programs, including digital member features and cashback point programs. Several competitors in the same industry as Aroma Bakery have implemented loyalty app program strategies to increase customer retention. These programs are able to maintain relationships with young customers who are accustomed to using technology. Aroma Bakery and Cake Shop has not implemented a digital loyalty program yet. By not adopting a digital loyalty app, it risks losing loyal customers. Generation Z, who are tech-savvy, tend to choose businesses that offer convenience, rewards, and interactive experiences in payment transactions. According to Sitorus (2025), Digital loyalty apps can enhance customer loyalty through the convenience and quality of digital services, and in the F&B industry, it can improve long-term relationships with consumers. The personalization features offered in the app can make customers feel more valued and appreciated, thereby increasing customer loyalty and satisfaction. This study aims to analyze and understand the influence of digital payment and digital marketing on customer satisfaction at Aroma Bakery's Bakaran Batu branch in Lubuk Pakam District, which focuses on Generation Z in Lubuk Pakam. Another objective of this study is to identify factors that influence customer satisfaction at Aroma Bakery, including the services provided to customers and their digital transaction experiences. The findings will provide recommendations to help Aroma Bakery improve customer satisfaction. The recommendations consist of strategies to address challenges in the use of fintech and digital marketing and efforts to enhance interaction with consumers. This research also aims to provide knowledge that can be implemented as a foundation for further research in the fields of digital payment, digital marketing, and customer satisfaction, particularly in the F&B retail sector. Research conducted by Lontar (2022), on Holland Bakery highlights that the implementation of a digital marketing strategy that focuses on product quality and brand image can increase sales and maintain customer satisfaction. Promotions implemented on social media and digital discounts are effective in building customer loyalty, and consumer data is utilized to adjust marketing strategies in line with current consumer preferences and consumption trends. A similar study by Hasugian & Azmiah (2024), states that customer satisfaction levels with the use of marketplaces and digital payment increase culinary MSME sales in the city of Medan. The implementation of fintech achieves transaction efficiency and convenience, making it easier for consumers to make purchases, leading to a shopping experience that exceeds expectations and enhances customer loyalty. These positive changes increase customer satisfaction and loyalty, especially among Generation Z. However, both studies still have limitations in their analysis of digtial payment and digital marketing variables, which are still conducted separately. Specific studies discussing the integration of digital payment and digital marketing in F&B retail, especially in subdistricts or developing areas, remain limited. Most of the locations used in the research are large cities in the context of F&B retail. Therefore, this research offers a novel approach to digital payment and digital marketing aimed at the main population of Generation Z in the local F&B retail industry in the Lubuk Pakam sub-district. Through this research, with the data obtained, it is expected that the factors influencing Generation Z customer satisfaction in Lubuk Pakam in digital payment and digital marketing companies can determine more accurately consumer behavior patterns to achieve the development of strategies that meet the expectations and needs of Generation Z in Lubuk Pakam.

LITERATURE REVIEW

Customer Satisfaction According to Rifa'i (2023) Customer Satisfaction is a feeling of contentment, pleasure, and relief experienced by someone as a result of consuming a product or service. According to Lazuardi (2024), customer satisfaction occurs when customers feel satisfied with the products or services they purchase, which in turn encourages them to make repeat purchases of the same products or services. According to Pratiwi (2021) customer satisfaction indicators include the quality of the products, the quality of service provided, the price of the products, and the ease of accessing the products.

Digital Payment According to Kussujaniatun & Laksana (2022), Digital Payment is a form of payment system or mechanism organized online via the internet for the purpose of purchasing a product by consumers. According to Thesalonica & Rogahang (2024), Digital Payment indicators include perceived usefulness, perceived ease of use, perceived credibility

Digital Marketing According to Zhensen & Lazuardi (2024) Digital Marketing is a strategy used to increase a company's profit. According to Lazuardi (2023) One part of Digital Marketing is utilizing Social Media. According to Kurniawan (2023) Digital Marketing indicators are Social media, Consumer relations, Online public relations.
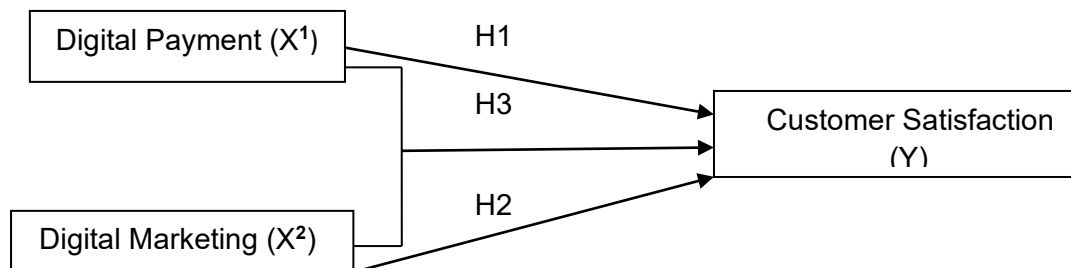

Figure 1. Theoretical Framework

The hypotheses in this study are:
H1 : Digital payment has an effect on customer satisfaction.
H2 : Digital marketing has an effect on customer satisfaction.
H3 : Digital payment and digital marketing have an effect on customer satisfaction.

RESEARCH METHOD

The research was conducted at Aroma Bakery and Cake Shop, located at Bakaran Batu Street, Petapahan, Lubuk Pakam District, Deli Serdang Regency, North Sumatra, from July 2025 to September 2025. This research employed quantitative approach. Utilized a questionnaire with a Likert scale consisting of 5 categories: (1) Strongly Disagree, (2) Disagree, (3) Neutral, (4) Agree, (5) Strongly Agree, which was distributed to consumers and the data collected were then processed using IBM SPSS statistical software. According to Danuri & Maisaroh (2019), Population is the entire subject of research. A Population can be people, objects, or anything that has certain characteristics determined by researchers to be studied and then conclusions are drawn. The population in this study consists of Generation Z consumers aged 14-28 years in Lubuk Pakam District who had purchased products at least three times at Aroma Bakery & Cake Shop on Bakaran Batu street, Lubuk Pakam District. This study employed purposive sampling, because it took samples from a specific group, which in this study was Generation Z. According to Kumara (2018), Purposive sampling is a when researchers select research subjects with certain traits or characteristics without conducting random selection, The research follows the Slovin formula approach.

According to Nalendra (2021) the Slovin formula is commonly used by researchers for specific objects in large populations. Based on data, the number of young people in 2024 is 22,388. Because the population is large, applying the Slovin formula with a tolerance error level of 10% results in a sample size of 99.65, which is rounded up to 100 young customers of Aroma Bakery and Cake Shop. The Slovin formula is as follows :

$$n = \frac{N}{1 + N(e)^2}$$

n = Number of Samples
N = Total population
e = Tolerated margin of error 10%

RESULTS

This study was conducted with 100 respondents who are Generation Z in the Lubuk Pakam area, aged 14–28 years, with a total population of 22,388. The results showed that 51% of respondents are female and 49% are male, indicating a relatively balanced proportion of female and male respondents. although there was a slight predominance of females. The next result obtained based on age showed that 59% are between 20-25 years old, 33% are over 25 years old, and 8% are under 20 years old. This indicates that the majority of respondents fall within the 20-25 age range with a higher proportion than other age groups.

Validity Test
According to Soesana (2023), validity testing is a research instrument used to measure whether a research instrument is valid or not. For a sample size of 30 respondents, each statement is considered valid because R-count > R-table (0.361) in each indicator of every variable is greater than R-tabel, indicating that all statements are valid.

Realibility Test
According to Soesana (2023), reliability testing is a measure of the trustworthiness of a measurement result and is conducted to obtain research data measurement tools (instruments) that are valid and reliable, thereby producing data that is truly relevant to the research objectives. The reliability test yielded a Cronbach's Alpha value of 0.900, which is greater than 0.60. Thus, it can be concluded that all variables meet the standards and are reliable.

Multiple Linear Regression Analysis
According to Fauziyah (2020), Multiple Linear Regression Analysis is an analysis of the relationship between several independent variables and one dependent variable. With a general form such as.

$$Y = a + \beta1X1 + \beta2X2 + e$$

Table 6. Multiple Linear Regression Test
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	7.347	2.238	
Digital Payment	.371	.084	.350
DigitalMarketing	.424	.065	.521

Source of Processed Data 2025

Customer Satisfaction = 7.347 + 0.371 Digital Payment + 0.424 Digital Marketing + e

Based on the table above, the conclusion are as follows:
1. If Digital Payment and Digital Marketing remain constant, Customer Satisfaction will remain at 7.347.
2. The Digital Payment coefficient of 0.371 means that if the Fintech variable increases by 1 unit, Customer Satisfaction will increase by 0.371 units.
3. The Digital Marketing coefficient of 0.424 means that if the Digital Marketing variable increases by 1 unit, Customer Satisfaction will increase by 0.424 units. The regression model shows that both Digital Payment and Digital Marketing have a positive effect on Customer Satisfaction.

Normality Test

According to Fitri (2023), The normality test is an assumption that is a prerequisite for determining the statistical test to be used in research. The normality test is used to determine whether the data obtained from the research results is normally distributed or not.

Based on the results of the normality test in the graph below, the data appear to be aligned vertically above 0, without deviating to the right or left, indicating that the data meet the assumption of normality.
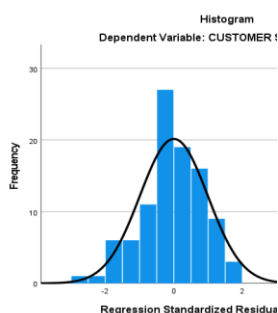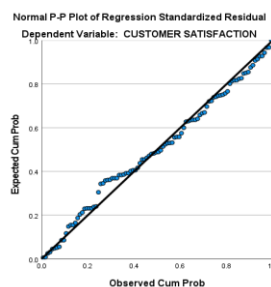

Figure 2.
Source of
2025

Histogram Graph
Processed Data

Figure 3. Normal Probability Plot of Regression
Source of Processed Data 2025

The figure above shows points scattered around the diagonal line and following the direction of the diagonal line, indicating that the regression model meet the normality assumption.

Table 7. One Sample Kolmogorov-Smirnov Test

Unstandardized Residual	
N	100
Asymp. Sig. (2-tailed)	.200[c,d]

Source of Processed Data 2025

The results of the one-sample Kolmogorov-Smirnov test show conformity with the normal distribution standard, as the significance value obtained in this test is 0.200, which exceeds 0.05 (sig F 5%), so it can be concluded that the data are normally distributed.

Multicollinearity Test

According to Vikaliana (2022), Multicollinearity testing is a test conducted on linear regression using more than one independent variable. This test aims to determine whether there is a correlation between independent variables in this regression. Based on the results, the Tolerance value obtained was 0.621, which is greater than 0.10, and the VIF value obtained was 1.611, which is less than 10, meaning that there is no multicollinearity with other independent variables.

Heteroscedasticity Test

According to Vikaliana (2022), the Heteroscedasticity Test is used to see whether there is a difference in variance from one observation to another.
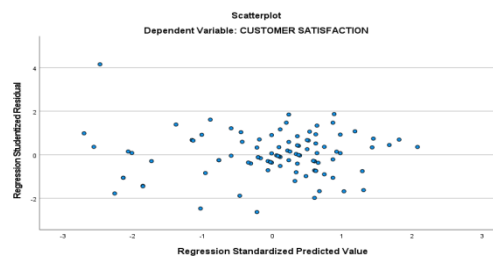

Figure 4. Scatterplot
Source of Processed Data 2025

Based on the image above, the points are scattered randomly and do not form a specific pattern that is evenly distributed around the horizontal line 0, which means that the test results above meet the classical assumption of homoscedasticity, meaning that the regression model is suitable for further analysis.

Partial Hypotesis Test

According to Mubarak (2021), the T-test is used to test whether the regression coefficient values have a significant effect. The theory applied in this test is as follows:

H_0: T-count < T-table, then there is no effect between the dependent variable and the independent variable.

H_a: T-count > T-table, then there is an effect between the independent variable and the dependent variable.

The results of the T-test are as follows:

1. Digital Payment shows a calculated T-value of 4.395 > T-table 1.9847 with a significance level of 0.000 < 0.05, it can be concluded that fintech has a partial and significant effect on customer satisfaction.

2. Digital Marketing, the calculated T-value is 6.539 > T-table 1.9847 with a significant level of 0.000 < 0.05. It can be concluded that digital marketing has a partial and significant effect on customer satisfaction.

Simultaneous Hypotesis Test
According to Mubarak (2021), The F-test is used to determine whether they collectively have a significant effect on the model.

Table 8. Simultaneous Hypotesis Test

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	ig.
Regression	903.712	2	451.856	78.538	00[b]
Residual	558.078	97	5.753		
Total	14161.790	99			

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Digital Payment, Digital Marketing

Source of Processed Data 2025

The table above shows that the F-count is 78.538 > F-table 3.09 with a significance level of 0.000 < 0.05, from which it can be concluded that Digital Payment and Digital Marketing have a simultaneous effect on Customer Satisfaction.

Coefficient of Determination Test (R^2)
According to Mubarak (2021), The coefficient of determination (R^2) is used to determine the accuracy or suitability of the regression line formed in representing the group of observed data.

Table 9. Coefficient of Determination Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.877[a]	.618	.610	2.398

a. Predictors: (Constant), Digital Payment, Digital Marketing
b. Dependent Variable : Customer Satisfaction

Source of Processed Data 2025

From the table above, the R-Square value obtained is 0.618. This result indicates that 61% of customer satisfaction is driven by the influence of Digital Payment and Digital Marketing, while the remaining 38% is influenced by other variables.

DISCUSSION

The Effect of Digital Payment on Customer Satisfaction
Based on the partial hypothesis test, the calculated T value of 4.395 is greater than the table T value of 1.9847 with a significance level of 0.000 < 0.005, indicating that Digital Payment has a positive effect on Customer Satisfaction at Aroma Bakery. Because Aroma Bakery facilitates the smooth running of its Digital payment to increase customer satisfaction, starting from adequate internet networks, minimal errors, various digital payment are available, and supported by the convenience of practical e-wallets and QRIS features, as well as security factors on applications, it is able to influence Consumer Satisfaction, especially Generation Z customers who are familiar with financial technology, which is part of this generation's habit of transacting in payments.The research results are reinforced by Al-Farrasi (2025) in "The Effect of Digital Payment Availability, Perceived Security, and Perceived Ease of Use on Customer Satisfaction at Restaurants in Seturan". Thus Digital Payment, which is consisting of various e-wallets, perceived ease and security can successfully increase customer satisfaction.

The effect of Digital Marketing on Customer Satisfaction
The effect of Digital Marketing on Customer Satisfaction shows a T-value of 6.539 > T-table 1.9847 with a significance level of 0.000 < 0.05 has a positive effect. Digital Marketing for Aroma Bakery is implemented through the provision of digital discount vouchers via the Gofood, Grabfood, and Shopeefood applications, Influencer Marketing, and Content Marketing delivered by following trends, interactive quizzes in content, giveaways, and discounts on certain occasions or holidays, which successfully attract customer satisfaction, especially among Generation Z customers, because the strategies applied are in line with the characteristics and habits of Generation Z, who are familiar with digitalization and highly dependent on social media, so that the strategies applied are relevant and able to attract interest and achieve positive customer. The research findings are further supported by Sahabuddin (2024) in "The Influence of Marketing Strategies and Digital Transformation on Customer Satisfaction at Roemah Lamdoek Café Makassar."

The effect of Digital Payment and Digital Marketing on Customer Satisfaction
Based on the Simultaneous Hypothesis Test above, the calculated F value of 78.538 > F table 3.09 means that Financial Technology and Digital Marketing have a positive and significant effect on Customer Satisfaction. Based on the Determination Coefficient Test above, 61% of Fintech and Digital Marketing have the most dominant influence in driving Customer Satisfaction at Aroma Bakery, while the remaining 33% is influenced by variables not examined in this study. The results of this study are supported by research conducted by
 Al-Farrasi (2025) in "The Effect of Digital Payment Availability, Perceived Security, and Perceived Ease of Use on Customer Satisfaction at Restaurants in Seturan" and Sahabuddin (2024) in "The Influence of Marketing Strategy and Digital Transformation on Customer Satisfaction at Roemah Lamdoek Café Makassar".

CONCLUSION

Based on the results of multiple linear regression analysis, it can be concluded that Digital Payment (X^1) and Digital Marketing (X^2) influence Customer Satisfaction (Y), proving that an increase in Customer Satisfaction (Y) correlates with a one-unit increase in both variables, Digital Payment (X^1) and Digital Marketing (X^2). Customer Satisfaction (Y) is proven to be positively influenced by Digital Payment (X^1) and Digital Marketing (X^2). The coefficient test results (R^2) validate 61% the relationship between Digital Payment (X^1) and Digital Marketing (X^2) towards Customer Satisfaction (Y). This shows that the Digital Payment and Digital

Marketing applied by Aroma Bakery have influenced 61% on customer satisfaction, especially generation Z. From the results of this research, recommendations can be applied by Aroma Bakery for business sustainability in the future, such as applying cashback or discount promotion on applications, collaborating with influencers to launch a educational campaign on social media platforms about the benefits and practicality of digital payment at Aroma Bakery, especially among Generation Z in Lubuk Pakam. Then Aroma Bakery can implement a digital loyalty application that makes it easier for consumers to order products through the application with features such as membership and reward points as a form of appreciation to consumers and can encourage repeat purchases and strengthen long-term relationships with target consumers, especially Generation Z. By implementing these recommendations, it is hoped that Aroma Bakery and Cake Shop can enhance customer satisfaction, maintain competitiveness, and increase sales in the future.

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